

**AFFIDAVIT**

I, Michael Livingood, being sworn, state:

**INTRODUCTION AND AGENT BACKGROUND**

1. I am a Special Agent with the Federal Bureau of Investigation ("FBI") and have been so employed since June 2016. I am assigned to the Economic Crimes Squad in the FBI's Boston, Massachusetts Field Office. My duties include investigating money laundering, wire fraud, and internet fraud. I have participated in the execution of warrants involving the search and seizure of computers, computer equipment, and electronically stored information. Before becoming a Special Agent, I was an Intelligence Analyst for the FBI and supported investigative work on a variety of federal crimes including crimes against children, transnational organized crime, and money laundering. I have received specialized training in investigating financial frauds and money laundering. I hold a master's degree in human services.

2. As a federal agent, I am authorized to investigate violations of United States laws and to execute warrants issued under the authority of the United States.

3. I make this affidavit in support of an application for a complaint charging **CHUKWUEMEKA EZE**, also known as "**VICTIM 1**," also known as "**VICTIM 2**," also known as "**VICTIM 3**," also known as "**VICTIM 4**," with wire and bank fraud conspiracy, in violation of 18 U.S.C. § 1349, money laundering conspiracy, in violation of 18 U.S.C. § 1956(h), and aggravated identity theft, in violation of 18 U.S.C. § 1028A(a)(1) and (c), and for a warrant to arrest **EZE** on these charges.

4. The facts in this affidavit come from my personal observations, my training and experience, and information obtained from other law enforcement personnel and witnesses. This

affidavit is intended to show that there is probable cause for the requested complaint and arrest warrant and does not set forth all of my knowledge about this matter.

#### OVERVIEW

5. Since in or about June 2018, the FBI has been investigating a fraudulent scheme that caused Company A, a Korean company, approximately \$1.4 million in loss.

6. The investigation to date reveals that between May 2, 2018 and June 12, 2018, unknown subjects emailed five invoices to Company A seeking payments totaling \$1,431,823.80 (“the Fraudulent Invoices”).

7. The Fraudulent Invoices were issued in the name of Levitronix GmbH (“Levitronix”), one of Company A’s vendors, and called for the payments to be made by wire transfer to a TD Bank account numbered 825 694 5179 (“the TD Bank Account”), purportedly in Levitronix’s name.

8. Unbeknownst to Company A, however, its vendor Levitronix had not issued the Fraudulent Invoices and did not control the TD Bank Account.

9. Rather, TD Bank records reveal, an individual posing as “**VICTIM 1**” opened the TD Bank Account on April 16, 2018—just a few weeks before the arrival of the Fraudulent Invoices—in the name Levistronix GMB Ltd. (emphasis supplied).

10. The name Levistronix appears to have been chosen for the TD Bank Account, based on my training and experience investigating financial frauds, to be deceptively similar to the name of Company A’s actual vendor, Levitronix (with no “s”).

11. Before Company A discovered that it had been deceived, approximately \$900,000 of its payments on the Fraudulent Invoices had been either withdrawn in cash or its equivalent

from the TD Bank Account, or transferred into other bank accounts for later withdrawal as described below.

12. For all of the reasons set forth below, there is probable cause to believe that **EZE**, in furtherance of the fraudulent scheme described above, established Levistronix GMB Ltd. in Massachusetts, opened the TD Bank Account in that shell company's name, and, posing as "**VICTIM 1**," received and disbursed Company A's stolen money.

#### PROBABLE CAUSE

13. Massachusetts Corporations Division records indicate Levistronix GMB Ltd. was organized on April 13, 2018, with "**VICTIM 1**" listed as the sole business practitioner.

14. Records obtained from TD Bank reveal that "**VICTIM 1**" stated in an application to open the TD Bank Account that Levistronix was a "janitorial and cleaning company."

15. Based on my training and experience investigating financial frauds, I am aware that individuals who open bank accounts intended to receive fraudulent proceeds often open those accounts in the names of shell companies. They select business accounts because large-dollar wire transfers into business accounts are less likely to attract the attention of banks' anti-money laundering personnel.

16. TD Bank records show that the deposits below were wired from Company A's Korean bank in to the TD Bank Account on the dates below:

DATE	AMOUNT
05/02/18	\$604,693.00
05/08/18	\$261,094.40
05/09/18	\$54,268.00
06/07/18	\$343,780.40
06/12/18	\$167,988.00

17. Following the first three of these deposits, "VICTIM 1" disbursed nearly all of the money that Company A unwittingly transferred to the TD Bank Account. He used a debit card issued on the TD Bank Account to withdraw \$36,787.38 during the eight-day period beginning on May 7, 2018. Between May 8 and May 10, 2018, "VICTIM 1" used the same debit card to purchase approximately 28 iPhone Xs from Apple stores in and around Massachusetts.<sup>1</sup> "VICTIM 1" also wired \$766,032 out of the TD Bank Account as described below.

*Identifying the Individual Posing as "VICTIM 1"*

18. When "VICTIM 1" opened the TD Bank Account, he gave an address on St. Paul Street in Brookline, Massachusetts ("the Brookline Address"), a date of birth in January 1975, and a Social Security Number ending in 4031.

19. According to government databases, that date of birth and Social Security Number correspond to the "VICTIM 1" pictured below, a resident of Texas who has no connection to the Brookline Address, to any other Massachusetts address, or any apparent involvement in the fraudulent scheme:



20. TD Bank surveillance video shows instead that it was the defendant, EZE, who controlled the TD Bank Account.

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<sup>1</sup>I am aware based on my training and experience investigating financial frauds that subjects frequently convert fraudulent proceeds into Apple iPhones, a consumer product that has a high re-sale value in the United States and abroad. These transactions also conceal the fraud by putting a financial transaction between the original victim's account and the recipient of the merchandise purchased with stolen funds.



21. For example, on May 7, 2018, as pictured in the bank surveillance photograph below, **EZE** made a \$7,000 cash withdrawal from the TD Bank Account at a branch in Reading, Massachusetts.



23. Similarly, on May 8, 2018, **EZE** is shown on TD Bank surveillance video in Haverill, Massachusetts withdrawing \$15,000 from the TD Bank Account.



24. I base the identifications of **EZE** as the individual transacting business as **"VICTIM 1"** in the TD Bank Account in part based on my review of known photographs of **EZE**, including the two below. The photograph on the right is from 2015, in connection with **EZE**'s conviction in Essex County, Massachusetts for identity fraud, credit card fraud and larceny.



*EZE Laundered Stolen Money out of the TD Bank Account*

25. The investigation to date provides probable cause to believe that in addition to opening and controlling the TD Bank Account that received Company A's money, **EZE** opened and controlled other corporate bank accounts to launder the proceeds of the fraudulent scheme.

*The Citizens Bett Corp. Account*

26. For example, on May 6, 2018, shortly after Company A mistakenly wired more than \$600,000 to the TD Bank Account, that account issued a \$225,000 cashier's check payable to a "Bett Corp" from a TD Bank branch in Massachusetts.

27. The cashier's check was deposited, on May 7, 2018, in to a Citizens Bank business account numbered 133311 268 5 in the name of Bett Corporation ("the Citizens Bett Corp. Account").

28. The Citizens Bett Corp. Account had been opened on November 11, 2017, purportedly by a customer named "**VICTIM 2**," and had minimal activity before receiving the \$225,000 deposit.

29. Massachusetts Corporations Division records indicate Bett Corporation was organized on September 27, 2016, listing "**VICTIM 2**" as the sole business practitioner. "**VICTIM 2**" provided the same Brookline Address that had been used to establish the "**VICTIM 1**"/Levistronix TD Bank Account, as well as an October 1980 date of birth and a Nigerian passport numbered A07480594.

30. Between approximately May 16, 2018 and May 29, 2018, the entirety of the \$225,000 was depleted through a combination of cash withdrawals, transfers, checks, and outgoing wires.

31. Surveillance images from Citizens Bank of various transactions conducted by "VICTIM 2" show that EZE controlled the Citizens Bett Corp. Account. For example, on May 7, 2018, EZE, wearing the same gray and white-hooded sweatshirt that he wore while posing as "VICTIM 1" at TD Bank, deposited the \$225,000 cashier's check at a Citizens branch in Swampscott, Massachusetts:



32. On May 25, 2018, Citizens surveillance video also shows EZE (as "VICTIM 2") withdrawing \$10,500 from the Citizens Bett Corp. Account:



*The Eastern Bank Bett Corp. Account*

33. On May 8, 2018, a \$150,000 cashier's check was issued from the TD Bank Account, again payable to "Bett Corp."

34. This \$150,000 check was deposited on May 9, 2018, into an Eastern Bank account numbered 0061413264 in the business name "Bett Corporation" ("the Eastern Bett Corp. Account"). As with the Citizens Bett Corp. Account, the customer name associated with the Eastern Bett Corp. Account was "VICTIM 2," and the account had minimal activity between its opening on November 22, 2017 and the deposit of the cashier's check from the TD Bank Account.

35. Between approximately May 9, 2018 and May 30, 2018, \$113,929.99 from the \$150,000 cashier's check was depleted through a combination of cash withdrawals, checks, and transfers.

36. The Eastern Bank surveillance image below, for example, shows EZE transacting business as "VICTIM 2," withdrawing \$800 from the Eastern Bett Corp. Account on May 17, 2018, from an Eastern Bank branch in Lynn, Massachusetts.





37. Another Eastern Bank image shows **EZE** on May 24, 2018 withdrawing \$200 from the Eastern Bett Corp. Account, again in Lynn, Massachusetts.



*Other Evidence Linking EZE and the "VICTIM 2" Alias*

38. In addition to surveillance video linking **EZE** and the "**VICTIM 2**" alias at Eastern Bank, the investigation also reveals that **EZE** was connected to an address that the individual posing as "**VICTIM 2**" gave to Eastern Bank.

39. Specifically, Eastern Bank gave investigators a copy of handwritten note purportedly from "**VICTIM 2**," the accountholder on the Eastern Bett Corp. Account. The note asked Eastern Bank in substance to update "**VICTIM 2**" address to 110 Franklin St., Apt. 10, Lynn, Massachusetts 01902, and to send any account checks that needed to be mailed from the Eastern Bett Corp. Account (and a related account in "**VICTIM 2**" name) to this address.

40. This is an address, according to bank reporting, that **EZE** has listed on accounts in his own name.

41. Through my training and experience as a financial investigator, I know that individuals engaged in fraud and money laundering often change their address once an account has been flagged for fraud. They are generally aware that if a bank is not able to return funds to a victim or complainant, it will generally issue and mail a cashier's check for the remaining

account balance to the account holder. If the accountholder used a fraudulent address to open the account (as EZE did with Eastern Bank), they would not receive the check.

*EZE Laundered Company A's Money through Other Corporate Accounts*

42. Once some of Company A's money had been transferred through the TD Bank Account to the Eastern and Citizens Bett Corp. Accounts, EZE caused further financial transactions into bank accounts in the name of another corporate shell that he controlled, Almco Group.

43. Specifically, on May 19, 2018, a \$27,980 cashier's check was issued from the Eastern Bett Corp. Account at an Eastern Bank branch in Massachusetts. That cashier's check was payable to "Almco Group," and it was deposited on May 21, 2018 into a Bank of America account numbered 466002995870 in the name of "Almco Group Corporation" ("the B of A Almco Account"). The B of A Almco Account had been established on May 10, 2018 by a customer purportedly named "VICTIM 3," after the fraudulent scheme began, and with minimal activity before the deposit of the \$27,980 cashier's check.

44. On May 21, 2018, a \$25,690 wire transfer was also made from the Citizens Bett Corp. Account to the B of A Almco Account, reuniting proceeds of the fraud that had originated with Company A and the TD Bank Account.

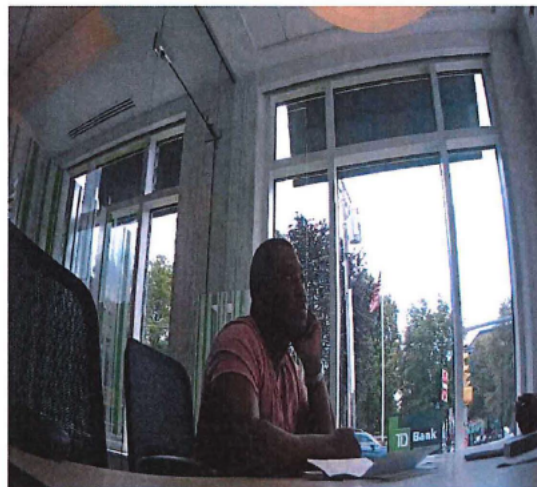
45. Bank of America records show that "VICTIM 3" made \$54,743.50 in cash withdrawals in rapid succession between May 22, 2018 and June 18, 2018.

46. Massachusetts Corporations Division records indicate that Almco Group Corporation was organized on May 7, 2018, just days before the opening of the B of A Almco Account, with "VICTIM 3" listed as the sole business practitioner. "VICTIM 3" gave an address on Summer Street in Lawrence, Massachusetts ("the Summer Street Address"), a May 1974

birthdate, a Social Security Number ending in 3328, and a Connecticut driver's license number, 588321561. None of these identifiers corresponded in other government databases to an individual named "VICTIM 3," and there is accordingly probable cause to believe that "VICTIM 3" is another alias used in furtherance of the fraudulent scheme.

47. Bank of America was unable to provide surveillance of "VICTIM 3," but TD Bank records show that "VICTIM 3" also opened an account there in the name of Almco Group, using the same identification and business registration information.

48. Surveillance video from TD Bank related to "VICTIM 3's" account there shows that EZE used the "VICTIM 3" alias, such as the below image of EZE (as "VICTIM 3") opening an account at a TD Bank branch in Waltham, Massachusetts in the name of Almco Group on June 7, 2018.



*EZE's Use of Other Corporate Bank Accounts to Launder  
the Proceeds of the Fraudulent Invoices*

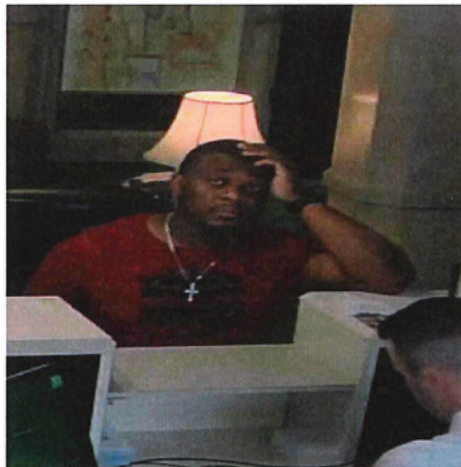
49. On May 6, 2018, a \$75,000 cashier's check was issued from the TD Bank Account payable to "Semico Services Inc.."

50. Bank records reveal that several bank accounts in the name of Semico Services, Inc. were opened in the name of "VICTIM 4." For the reasons below, investigators believe "VICTIM 4" is another alias controlled by EZE.

51. Specifically, Massachusetts Corporations Division records indicate that Semico Services Inc. was organized on May 24, 2018, with "VICTIM 4" listed as the sole business practitioner. "VICTIM 4" gave an address in Lowell, Massachusetts, a March 1976 birthdate, a Social Security Number ending in 2021, and a Connecticut driver's license numbered 574381643. Government records indicate that the Lowell address and identifiers provided did not belong to "VICTIM 4."

52. Bank reporting also indicates that accounts in the name of Semico Services Inc. have been linked to other fraud and money laundering activity totaling over \$300,000.

53. Surveillance images of "VICTIM 4" transacting business on September 13, 2018 through Semico Services Inc. are provided below, which again show EZE transacting business in the name of a third party, here depositing \$196,000 at a TD Bank branch in Beverly, Massachusetts on September 13, 2018:



54. On May 6, 2018, a \$250,000 cashier's check was issued from the TD Bank Account payable to "Oppat International Corporation."



55. Massachusetts Corporations Division records indicate Oppat International Corporation, was organized on May 24, 2018, after the issuance of the \$250,000 cashier's check, with "Boswan Leme" as the sole business practitioner.

56. Investigation into Oppat International Corporation and the movement of funds through various accounts at multiple financial institutions is ongoing.

57. Beyond the bank surveillance images of EZE, which provide probable cause to believe that EZE acted as "VICTIM 1," "VICTIM 2," "VICTIM 3," and "VICTIM 4" in furtherance of the fraudulent scheme targeting Company A, other evidence also shows common control of the accounts used in furtherance of the scheme.

58. For example, banks often require other evidence of identity, such as a utility bill or lease document, to open an account. The investigation to date shows that the TD Bank Account, in the names of Levistronix and "VICTIM 1," and the Semico Services Inc. account, in the name of "VICTIM 4," used the same utility bill, altered to include their respective aliases. The first of these two bills, used to open the TD Bank Account, features "VICTIM 1" name, the Brookline Address with account number ending in 32015 and an amount due of \$170.55. The second, for Almco Group, shows "VICTIM 3" name, the Lawrence Address, and the same account number and balance due, to the penny.

**nationalgrid**

SERVICE FOR **VICTIM 1**  
211 ST PAUL STREET APT6  
BROOKLINE MA 02446

BILLING PERIOD  
Mar 9, 2018 to Apr 6, 2018

ACCOUNT NUMBER 53160-32015

PLEASE PAY BY  
Apr 30, 2018

PAGE 1 of 3

AMOUNT DUE  
\$ 170.55

www.nationalgridus.com  
CUSTOMER SERVICE  
1-800-322-3223  
CREDIT DEPARTMENT  
1-888-211-1313  
POWER OUTAGE OR DOWNED LINE  
1-888-211-1313  
CORRESPONDENCE ADDRESS  
PO Box 960  
Northborough, MA 01532-0960  
ELECTRIC PAYMENT ADDRESS  
PO Box 11737  
Newark, NJ 07101-4737  
DATE BILL ISSUED  
Apr 6, 2018

**ACCOUNT BALANCE**

Previous Balance	39.18
Payment Received	No payments have been received during this billing period -0.00
Balance Forward	39.18
Current Charges	+131.37
<b>Amount Due</b>	<b>\$ 170.55</b>

To avoid late payment charges of 1.5%, \$ 180.55 must be received by May 3, 2018.

**SUMMARY OF CURRENT CHARGES**

	DELIVERY SERVICES	SUPPLY SERVICES	OTHER CHARGES/ADJUSTMENTS	TOTAL
Gas Service	91.46	39.17		130.63
Other Charges/Adjustments			0.74	0.74
<b>Total Current Charges</b>	<b>\$ 91.46</b>	<b>\$ 39.17</b>	<b>\$ 0.74</b>	<b>\$ 131.37</b>

**nationalgrid**

SERVICE FOR **VICTIM 3**  
25 1/2 SUMMER STREET  
LAWRENCE MA 01840

BILLING PERIOD  
Mar 9, 2018 to Apr 6, 2018

ACCOUNT NUMBER 53160-32015

PLEASE PAY BY  
Apr 30, 2018

PAGE 1 of 3

AMOUNT DUE  
\$ 170.55

www.nationalgridus.com  
CUSTOMER SERVICE  
1-800-322-3223  
CREDIT DEPARTMENT  
1-888-211-1313  
POWER OUTAGE OR DOWNED LINE  
1-888-211-1313  
CORRESPONDENCE ADDRESS  
PO Box 960  
Northborough, MA 01532-0960  
ELECTRIC PAYMENT ADDRESS  
PO Box 11737  
Newark, NJ 07101-4737  
DATE BILL ISSUED  
Apr 6, 2018

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59. These two TD Bank accounts were also opened using altered versions of the same residential lease. The first image below purports to show a lease for the Brookline Address in "VICTIM 1's" name and was used to open the TD Bank Account.

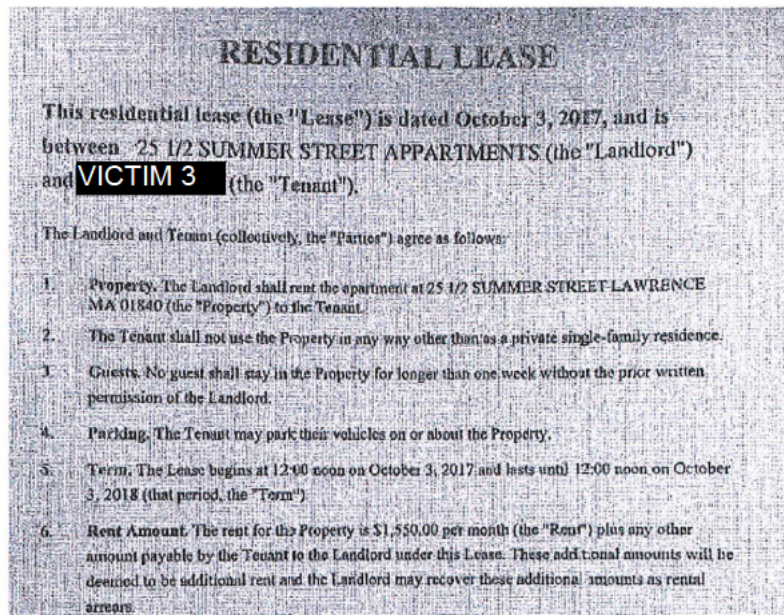
### RESIDENTIAL LEASE

This residential lease (the "Lease") is dated October 3, 2017, and is between 211 ST PAUL STREET APARTMENT (the "Landlord") and VICTIM 1 (the "Tenant").

The Landlord and Tenant (collectively, the "Parties") agree as follows:

1. **Property.** The Landlord shall rent the apartment at APT 6, 211 ST PAUL STREET
2. **BROOKLINE MA 02446 (the "Property")** to the Tenant. The Tenant shall not use the Property in any way other than as a private single-family residence.
3. **Guests.** No guest shall stay in the Property for longer than one week without the prior written permission of the Landlord.
4. **Parking.** The Tenant may park their vehicles on or about the Property.
5. **Term.** The Lease begins at 12:00 noon on October 3, 2017 and lasts until 12:00 noon on October 3, 2018 (that period, the "Term").
6. **Rent Amount.** The rent for the Property is \$1,550.00 per month (the "Rent") plus any other amount payable by the Tenant to the Landlord under this Lease. These additional amounts will be deemed to be additional rent and the Landlord may recover these additional amounts as rental arrears.

60. The image below, provided to TD Bank to open an Almco Group account, appears to be the same document, but has been altered to include "VICTIM 3's" name and the Lawrence Address.



61. The investigation also shows other "spillover" between various of EZE's aliases. For example, "VICTIM 1" and "VICTIM 2" gave the same telephone number, (617) 416-3027, when opening the TD Bank Account and the Eastern Bett Corp. Account. "VICTIM 3" and "VICTIM 2" also



used a common phone number, (617) 893-4581, when opening the "VICTIM 3"/Almco accounts at TD Bank and Bank of America, and another "VICTIM 2"/Bett Corp. account at Rockland Trust, respectively.

62. Finally, bank reporting indicates that beyond the fraud targeting Company A, other fraudulent funds were funneled through bank accounts of Bett Corporation, Semico Services Incorporated, and Oppat International Corporation. Additionally, funds from each of these shells were funneled to JHB1 Corporation. JHB1 Corporation, a registered corporation in New Jersey, is owned by a "John Henry Bartlett," which appears to be a falsified identity. JHB1 Corporation represented itself as a home-based web design company. The following wires were received into JHB1 Corporation's TD Bank account:

- a. a May 21, 2018, \$61,875 wire from Bett Corporation, referencing the purchase of an automobile;
- b. a June 8, 2018, \$90,000 wire from Oppat International Corporation referencing "other"; and
- c. a June 18, 2018, \$50,000 wire from Semico Services Inc. referencing the purchase of an automobile.

63. Based on my training and experience investigating financial frauds, the layering of fraudulent proceeds through multiple accounts and ultimately back to a common destination is a prime indicator of money laundering.

#### CONCLUSION

64. For all of the reasons stated above, there is probable cause to believe that EZE, between in or about May 2018 and in or about June 2018, in the District of Massachusetts and elsewhere, committed wire and bank fraud conspiracy, in violation of 18 U.S.C. § 1349, money



laundering conspiracy, in violation of 18 U.S.C. § 1956(h), and aggravated identity theft, in violation of 18 U.S.C. § 1028A(a)(1) and (c).

65. A warrant should accordingly issue to arrest EZE on these charges.



SPECIAL AGENT MICHAEL LIVINGOOD  
FEDERAL BUREAU OF INVESTIGATION

Subscribed and sworn to me on this 11th day of June, 2019



HONORABLE JENNIFER C. BOAL  
UNITED STATES MAGISTRATE JUDGE

